

Fill in this information to identify the case:

Debtor 1 Ida Prayer

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: \_\_\_\_\_ District of Nebraska  
(State)

Case number 22-80658-BSK

## Official Form 410S2

**Notice of Postpetition Mortgage Fees, Expenses, and Charges** 12/16

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association,  
as Trustee of Dwelling Series IV Trust

Court claim no. (if known): 1-1

Last 4 digits of any number you use to identify the debtor's account: 6414

Does this notice supplement a prior notice of postpetition fees, expenses, and charges?

☒ No

☐ Yes. Date of the last notice: \_\_\_\_/\_\_\_\_/\_\_\_\_

**Part 1: Itemize Postpetition Fees, Expenses, and Charges**

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case. If the court has previously approved an amount, indicate that approval in parentheses after the date the amount was incurred.

Description	Dates incurred	Amount
1. Late charges	_____	(1) \$ _____
2. Non-sufficient funds (NSF) fees	_____	(2) \$ _____
3. Attorney fees	_____	(3) \$ _____
4. Filing fees and court costs	_____	(4) \$ _____
5. Bankruptcy/Proof of claim fees	<u>10/17/2022</u>	(5) \$ <u>550.00</u>
6. Appraisal/Broker's price opinion fees	_____	(6) \$ _____
7. Property inspection fees	_____	(7) \$ _____
8. Tax advances (non-escrow)	_____	(8) \$ _____
9. Insurance advances (non-escrow)	_____	(9) \$ _____
10. Property preservation expenses. Specify: _____	_____	(10) \$ _____
11. Other. Specify: <u>Plan Review</u>	<u>10/18/2022</u>	(11) \$ <u>400.00</u>
12. Other. Specify: <u>Form 410/410A Loan Payment History</u>	<u>10/17/2022</u>	(12) \$ <u>250.00</u>
13. Other. Specify: _____	_____	(13) \$ _____
14. Other. Specify: _____	_____	(14) \$ _____

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1.

Debtor 1 Ida Prayer  
First Name Middle Name Last Name

Case number (if known) 22-80658-BSK

**Part 2: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**x /s/ Erica Loftis**

Signature

Date 01/16/2023

Print: Erica Loftis, Esq. (SBN 259286)  
First Name Middle Name Last Name

Title Authorized Agent for Secured Creditor

Company Ghidotti Berger, LLP

Address 1920 Old Tustin Avenue  
Number Street  
Santa Ana, CA 92705  
City State ZIP Code

Contact phone ( 949 ) 427 – 2010

Email bknotifications@ghidottiberger.com

Invoice Date

10/18/2022

**GhidottiBerger**

Invoice Number

87000

1920 Old Tustin Avenue | Santa Ana, California 92705

Tel: 949.427.2010 | Fax: 949.427.2732

[www.GhidottiBerger.com](http://www.GhidottiBerger.com)

SN Servicing Corporation  
323 Fifth Street  
Eureka, CA 95501

RE: SN Servicing Corporation  
vs. Ida L Prayer  
Case Ref Number: 22-80658-BSK  
Property Address: 2810 Spaulding Street, Omaha, NE 68111

Investor: PKF

Area of Law: Bankruptcy  
BK Plan Review

Attorney: Melbalynn Fisher

**BILLING SUMMARY:**

DATE	FEE DESCRIPTION	AMOUNT
10/18/2022	2019 Fannie Mae - Bankruptcy - Plan Review (Recoverable)	\$400.00

DESCRIPTION	AMOUNT
Total Fees This Invoice	\$400.00
Total Costs This Invoice	\$0.00
Total Fees and Costs This Invoice	\$400.00
Previous Outstanding Balance	\$
Total Balance Now Due	\$400.00

Thank you for the opportunity to be of service.

Invoice Date

10/17/2022

**Ghidotti Berger**

Invoice Number

86833

1920 Old Tustin Avenue | Santa Ana, California 92705

Tel: 949.427.2010 | Fax: 949.427.2732

[www.GhidottiBerger.com](http://www.GhidottiBerger.com)

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323 Fifth Street  
Eureka, CA 95501

RE: SN Servicing Corporation  
vs. Ida L Prayer  
Case Ref Number: 22-80658-BSK  
Property Address: 2810 Spaulding Street, Omaha, NE 68111

Investor: PRP

Area of Law: Bankruptcy  
BK POC

Attorney: Erica Loftis -BK Staff Atty

**BILLING SUMMARY:**

DATE	COST DESCRIPTION	AMOUNT
10/17/2022	Postage (Non-Recoverable)	\$2.88

DATE	FEE DESCRIPTION	AMOUNT
10/17/2022	2019 Fannie Mae - Bankruptcy - Chapter 13 - Proof of claim (Recoverable)	\$550.00
10/17/2022	2019 Fannie Mae - Bankruptcy - Proof of Claim - Form 410/410A Loan Payment History (Recoverable)	\$250.00

DESCRIPTION	AMOUNT
Total Fees This Invoice	\$800.00
Total Costs This Invoice	\$2.88
Total Fees and Costs This Invoice	\$802.88
Previous Outstanding Balance	\$
Total Balance Now Due	\$802.88

Thank you for the opportunity to be of service.

**CERTIFICATE OF SERVICE**

On January 16, 2023, I served the foregoing document described as Notice of Postpetition Mortgage Fees, Expenses, and Charges on the following individuals. By electronic means through the Court's ECF program:

**COUNSEL FOR DEBTOR:**

Jessie C. Polson [jessie.polson@samturcolawoffices.com](mailto:jessie.polson@samturcolawoffices.com),  
brenda.ringler@samturcolawoffices.com;polson.jessieb105654@notify.bestcase.com

**CHPATER 13 TRUSTEE:**

Erin McCartney [ecfclerk@ne13trustee.com](mailto:ecfclerk@ne13trustee.com), [emccartney13@ecf.epiqsystems.com](mailto:emccartney13@ecf.epiqsystems.com)

**US TRUSTEE:**

Jerry Jensen [ustpreion13.om.ecf@usdoj.gov](mailto:ustpreion13.om.ecf@usdoj.gov)

By depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

**DEBTOR:**

Ida Prayer  
2810 Spaulding St  
Omaha, NE 68111

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Kaitlyn May  
Kaitlyn May